

(2) BY TELEPHONE IF HE HAS MADE A WRITTEN REQUEST, WITH PROPER IDENTIFICATION, FOR TELEPHONE DISCLOSURE AND THE TOLL CHARGE, IF ANY, FOR THE TELEPHONE CALL IS PREPAID BY OR CHARGED DIRECTLY TO THE CONSUMER.

[[ (3) BY MAIL IF HE HAS MADE A WRITTEN REQUEST, WITH PROPER IDENTIFICATION, AND HAS PREPAID THE COSTS OF COPYING AND POSTAGE. ]]

(C) ANY CONSUMER REPORTING AGENCY SHALL PROVIDE TRAINED PERSONNEL TO EXPLAIN TO THE CONSUMER ANY INFORMATION FURNISHED TO HIM PURSUANT TO SECTION 14-1206 OF THIS SUBTITLE.

(D) THE CONSUMER SHALL BE PERMITTED TO BE ACCOMPANIED BY ONE OTHER PERSON OF HIS CHOOSING, WHO SHALL FURNISH REASONABLE IDENTIFICATION. A CONSUMER REPORTING AGENCY MAY REQUIRE THE CONSUMER TO FURNISH A WRITTEN STATEMENT GRANTING PERMISSION TO THE CONSUMER REPORTING AGENCY TO DISCUSS THE CONSUMER'S FILE IN THE PERSON'S PRESENCE.

(E) EXCEPT AS PROVIDED IN SECTION 14-1213 OF THIS SUBTITLE, NO CONSUMER MAY BRING ANY ACTION OR PROCEEDING IN THE NATURE OF DEFAMATION, INVASION OF PRIVACY, OR NEGLIGENCE WITH RESPECT TO THE REPORTING OF INFORMATION AGAINST ANY CONSUMER REPORTING AGENCY, ANY USER OF INFORMATION, BASED ON INFORMATION DISCLOSED PURSUANT TO SECTIONS 14-1206, 14-1207, OR 14-1212 OF THIS SUBTITLE, EXCEPT AS TO FALSE INFORMATION FURNISHED WITH MALICE OR WILFUL INTENT TO INJURE THE CONSUMER. EXCEPT AS PROVIDED IN SECTION 14-1213 OF THIS SUBTITLE, NO CONSUMER MAY BRING ANY ACTION OR PROCEEDING AGAINST A PERSON WHO FURNISHES INFORMATION TO A CONSUMER REPORTING AGENCY IN THE NATURE OF DEFAMATION, INVASION OF PRIVACY, OR NEGLIGENCE FOR UNINTENTIONAL ERROR.

14-1208. PROCEDURE IN CASE OF DISPUTED ACCURACY.

(A) IF THE COMPLETENESS OR ACCURACY OF ANY ITEM OF INFORMATION CONTAINED IN HIS FILE IS DISPUTED BY A CONSUMER, AND THE DISPUTE IS DIRECTLY CONVEYED TO THE CONSUMER REPORTING AGENCY BY THE CONSUMER, THE CONSUMER REPORTING AGENCY SHALL WITHIN A REASONABLE PERIOD OF TIME REINVESTIGATE AND RECORD THE CURRENT STATUS OF THAT INFORMATION UNLESS IT HAS REASONABLE GROUNDS TO BELIEVE THAT THE DISPUTE BY THE CONSUMER IS FRIVOLOUS OR IRRELEVANT. IF AFTER ON REINVESTIGATION THE INFORMATION IS FOUND TO BE INACCURATE OR CAN NO LONGER BE VERIFIED, THE CONSUMER REPORTING AGENCY SHALL PROMPTLY DELETE THE INFORMATION. THE PRESENCE OF CONTRADICTORY INFORMATION IN THE CONSUMER'S FILE DOES NOT IN AND OF ITSELF CONSTITUTE REASONABLE GROUNDS FOR BELIEVING THE DISPUTE IS FRIVOLOUS OR IRRELEVANT.

(B) IF THE REINVESTIGATION DOES NOT RESOLVE THE DISPUTE, THE CONSUMER MAY FILE A BRIEF STATEMENT SETTING